

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: WOODRIDGE, TANYA LANISE

§ Case No. 17-27392

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Debtor(s)

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 09/13/2017. The undersigned trustee was appointed on 09/13/2017.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 2,850.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>1.34</u>
Bank service fees	<u>90.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of <sup>1</sup>	\$ <u>2,758.66</u>

The remaining funds are available for distribution.

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<sup>1</sup>The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 01/18/2018 and the deadline for filing governmental claims was 03/12/2018. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$712.50. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$712.50, for a total compensation of \$712.50<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$5.17 for total expenses of \$5.17<sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/14/2018

By: /s/ Richard M. Fogel  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

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<sup>2</sup>If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

**Form 1****Individual Estate Property Record and Report**

Exhibit A

Page: 1

**Asset Cases****Case No.:** 17-27392**Case Name:** WOODRIDGE, TANYA LANISE**Trustee Name:** (330720) Richard M. Fogel**Date Filed (f) or Converted (c):** 09/13/2017 (f)**§ 341(a) Meeting Date:** 10/17/2017**For Period Ending:** 11/14/2018**Claims Bar Date:** 01/18/2018

1 Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=\$554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 BANK ACCOUNTS Checking: Citibank- EXEMPT	819.65	0.00		0.00	FA
2 HOUSEHOLD GOODS AND FURNISHING Furniture, Linens, Small Appliances, Table & Chairs, Bedroom Set- EXEMPT	700.00	0.00		0.00	FA
3 ELECTRONICS Flat Screen TV, Computer, Printer, Music Collection, Cell Phone- INCONSEQUENTIAL VALUE	450.00	0.00		0.00	FA
4 BANK ACCOUNTS (u) Loyola University Employees' Federal Credit Union (schedules amended 10/16/17): Per o/c 11-15-17, agreed to turnover \$4,295.79 in non-exempt funds by monthly payments. Debtor ceased making payments. Further administration is burdensome to the estate.	6,424.64	4,295.79		2,850.00	1,878.85
5 AUTOMOBILES AND OTHER VEHICLES 2014 BMW X1 with over 30,000 miles in possession of Debtor- FULLY ENCUMBERED	14,976.00	0.00		0.00	FA
6 BANK ACCOUNTS Savings: Citibank- EXEMPT	601.50	0.00		0.00	FA
7 CASH	0.00	0.00		0.00	FA
8 FURS AND JEWELRY Costume Jewelry- EXEMPT	100.00	0.00		0.00	FA
9 WEARING APPAREL Necessary Wearing Apparel- EXEMPT	600.00	0.00		0.00	FA
10 REAL PROPERTY Single-family home: 2247 W. 80th St, Chicago, IL 60620- FULLY ENCUMBERED	41,300.00	0.00		0.00	FA
<b>10</b> Assets Totals (Excluding unknown values)	<b>\$65,971.79</b>	<b>\$4,295.79</b>		<b>\$2,850.00</b>	<b>\$1,878.85</b>

**Major Activities Affecting Case Closing:**

3/31/18- Trustee was authorized to settle dispute with debtor regarding non-exempt property. Final installment payment is due December 2018.

**Initial Projected Date Of Final Report (TFR):** 03/31/2019**Current Projected Date Of Final Report (TFR):** 03/31/2019

**Form 2**Exhibit B  
Page: 1**Cash Receipts And Disbursements Record****Case No.:** 17-27392**Trustee Name:** Richard M. Fogel (330720)**Case Name:** WOODRIDGE, TANYA LANISE**Bank Name:** Rabobank, N.A.**Taxpayer ID #:** \*\*\_\*\*\*7244**Account #:** \*\*\*\*\*3700 Checking**For Period Ending:** 11/14/2018**Blanket Bond (per case limit):** \$5,000,000.00**Separate Bond (if applicable):** N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
11/15/17	{4}	Tanya L Woodridge	Initial turnover of non-exempt funds, per o/c 11-15-17	1229-000	2,000.00		2,000.00
11/30/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	1,990.00
12/27/17	{4}	Tanya Woodridge	Installment payment	1229-000	200.00		2,190.00
12/29/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	2,180.00
01/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	2,170.00
02/08/18	101	International Sureties, Ltd.	2018 bond premium #016073584	2300-000		1.34	2,168.66
02/22/18	{4}	Tanya Woodridge	Installment payment	1229-000	200.00		2,368.66
02/28/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	2,358.66
03/30/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	2,348.66
04/23/18	{4}	Tanya Woodridge	Installment payment	1229-000	200.00		2,548.66
04/30/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	2,538.66
05/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	2,528.66
06/29/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	2,518.66
07/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	2,508.66
08/20/18	{4}	Tanya Woodridge	Installment payment	1229-000	250.00		2,758.66

<b>COLUMN TOTALS</b>	<b>2,850.00</b>	<b>91.34</b>	<b>\$2,758.66</b>
Less: Bank Transfers/CDs	0.00	0.00	
<b>Subtotal</b>	<b>2,850.00</b>	<b>91.34</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$2,850.00</b>	<b>\$91.34</b>	

**Form 2**

Exhibit B  
Page: 2

**Cash Receipts And Disbursements Record**

**Case No.:** 17-27392  
**Case Name:** WOODRIDGE, TANYA LANISE  
**Taxpayer ID #:** \*\*\_\*\*\*7244  
**For Period Ending:** 11/14/2018

**Trustee Name:** Richard M. Fogel (330720)  
**Bank Name:** Rabobank, N.A.  
**Account #:** \*\*\*\*\*3700 Checking  
**Blanket Bond (per case limit):** \$5,000,000.00  
**Separate Bond (if applicable):** N/A

<b>TOTAL - ALL ACCOUNTS</b>	<b>NET DEPOSITS</b>	<b>NET DISBURSEMENTS</b>	<b>ACCOUNT BALANCES</b>
*****3700 Checking	\$2,850.00	\$91.34	\$2,758.66
	<b>\$2,850.00</b>	<b>\$91.34</b>	<b>\$2,758.66</b>

**Exhibit C**

**Exhibit C**

**Case: 17-27392**

**TANYA LANISE WOODRIDGE**

Claims Bar Date: 01/18/18

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
1	BMW Financial Services NA, LLC 4515 N. Santa Fe Ave. Dept. APS Oklahoma City, OK 73118 <4210-000 Personal Property & Intangibles - Consensual Liens> , 100 Claim withdrawn	Secured 10/30/17		\$21,889.13 \$0.00	\$0.00	\$0.00
FEE	Richard M. Fogel 321 N. Clark St. #800 Chicago, IL 60654 <2100-000 Trustee Compensation> , 200	Administrative 11/12/18		\$712.50 \$712.50	\$0.00	\$712.50
TE	Richard M. Fogel 321 N. Clark St. #800 Chicago, IL 60654 <2200-000 Trustee Expenses> , 200	Administrative 08/07/18		\$5.17 \$5.17	\$0.00	\$5.17
2	Capital One, N.A.Capital One Bank (USA) N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 11/06/17		\$976.00 \$976.00	\$0.00	\$976.00
3	Navient Solutions, LLC 220 Lasley Ave Wilkes-Barre, PA 18706 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 11/22/17		\$6,665.60 \$6,665.60	\$0.00	\$6,665.60
4	TCF NATIONAL BANK Cohen Jutla Dovitz Makowka, LLC 10729 W. 159th Street Orland Park, IL 60467 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 12/05/17		\$52,740.24 \$52,740.24	\$0.00	\$52,740.24

**Exhibit C**

**Exhibit C**

**Case: 17-27392**

**TANYA LANISE WOODRIDGE**

Claims Bar Date: 01/18/18

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
5	Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 01/11/18		\$571.51 \$571.51	\$0.00	\$571.51
6	Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 01/11/18		\$2,128.99 \$2,128.99	\$0.00	\$2,128.99
7	US Dept of Education Claims Filing Unit PO BOX 8973 MADISON, WI 53708-8973 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 01/31/18		\$9,797.96 \$9,797.96	\$0.00	\$9,797.96
<b>Case Total:</b>					<b>\$0.00</b>	<b>\$73,597.97</b>

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 17-27392

Case Name: TANYA LANISE WOODRIDGE

Trustee Name: Richard M. Fogel

**Balance on hand:** \$ 2,758.66

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	BMW Financial Services NA, LLC	21,889.13	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 2,758.66

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Richard M. Fogel	712.50	0.00	712.50
Trustee, Expenses - Richard M. Fogel	5.17	0.00	5.17

Total to be paid for chapter 7 administrative expenses: \$ 717.67

Remaining balance: \$ 2,040.99

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 2,040.99

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				



Total to be paid for priority claims: \$ 0.00  
 Remaining balance: \$ 2,040.99

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$72,880.30 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 2.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Capital One, N.A. Capital One Bank (USA) N.A. by American InfoSource LP as agent	976.00	0.00	27.34
3	Navient Solutions, LLC	6,665.60	0.00	186.67
4	TCF NATIONAL BANK Cohen Jutla Dovitz Makowka, LLC	52,740.24	0.00	1,476.97
5	Synchrony Bank c/o PRA Receivables Management, LLC	571.51	0.00	16.00
6	Synchrony Bank c/o PRA Receivables Management, LLC	2,128.99	0.00	59.62
7	US Dept of Education Claims Filing Unit	9,797.96	0.00	274.39

Total to be paid for timely general unsecured claims: \$ 2,040.99  
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00  
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00